

## REMARKS

The Examiner is thanked for the Office Action of April 11, 2008. The Examiner rejected claims 1-12 as anticipated under 102(b) by Perkes (US02-52788) and claims 13-26 with Perkes and various other references. Claims 1, 2, and 9 have been amended. Claims 10-26 have been cancelled and will be pursued in a continuing application. The Applicant reserves all rights to the subject matter in those claims and to argue any rejections in a future application.

### **Rejection under 35 USC 102**

#### **Rejection of Claim 1**

With regard to amended and clarified claim 1, it does not appear as if Perkes intends for a "securitization" transaction. The Examiner points to P.34 (and 44 and 47) in which the user of media is given credits that are represented on a screen. The user directly cashed in the "electronic coupons" and hence the Applicant is uncertain where the necessity of a virtual securitization based on a non-currency asset. Further, the Examiner refers to an incentive or subscription program, wherein the claim is for a securitization program so that two virtual merchants may exchange goods or services with the benefit of a third parties wealth in non-currency assets. In exchange, the securitor takes a portion of the non-currency asset (which then can be exchanged for another).

#### **Rejection of claims 2 and 5, 7-8**

The Examiner's rejection of amended claim 2 and its dependents is misguided. Perkes teaches an **exchange**, (more like the invention of claim 1) however,

claims 2 and 5-8 claim a method for developing an investment pool (in the "virtual personal economy"™ as described in the specification). Thus, the Examiner has disregarded the preamble as a limitation, when it is clearly meant as such.

### **Rejection of claims 9-26**

Like claims 2 and 5 and 7-8, amended claim 9 (and its dependent claims in a continuing application) are directed to an investment system in which virtual personal economies™ (VPEs) may be verified and pooled so that the VPEs may attract further investment or be used to secure transactions. Perkes does not contemplate this limitation as it is a transaction system used to redeem media coupons for games or media. Thus, Perkes does not anticipate claim 9 (nor render the rest obvious) as it is directed to a transaction system, and does not contemplate investment pools of non-currency assets for trade with other non-currency assets.

### **Conclusion**

It is now believed that the amended claims 2, 5, 7-8 and 9 overcome the examiner's rejection, primarily because the references do not contemplate an investment pool (in the form of the VIRTUAL PERSONAL ECONOMIES™ (claims 2, 5, 7-8) and a system in which the assets in the VIRTUAL PERSONAL ECONOMY™ claims 9 (10-26), can be verified and placed in the pool.

Claim 1 has been amended to overcome the Examiner's rejection as Perkes does not contemplate a transaction securing mechanism which is an element of claim 1.

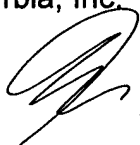
Should the Examiner wish to resolve any remaining issue of patentability, he is invited to contact the Applicant at the number listed below for an in-person or telephonic conference.

Please authorize a two-month extension to ensure the timely filing of this document, with authorization to charge the \$230 to deposit account 50-3068.



Respectfully Submitted

Vrbia, Inc.



#50,213

David Bogart Dort

Reg. No. 50,213

CUSTOMER NO. 37578

571-275-6702

September 11, 2008